

B 10S2 (Supplement 2) (12/11)

## UNITED STATES BANKRUPTCY COURT

Middle District of North Carolina

In re Norwell D. Wilson, Sr.  
DebtorCase No. 16-80449Chapter 13**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses, and charges that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National AssociationCourt claim no. (if known): 14Last four digits of any number you use to  
identify the debtor's account:9 8 4 1Does this notice supplement a prior notice of postpetition fees,  
expenses, and charges?☒ No☐ Yes. Date of the last notice: \_\_\_\_\_

mm/dd/yyyy

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Date incurred	Amount
1. Late charges		(1) \$
2. Non-sufficient funds (NSF) fees		(2) \$
3. Attorney fees		(3) \$
4. Filing fees and court costs		(4) \$
5. Bankruptcy/Proof of claim fees		(5) \$
6. Appraisal/Broker's price opinion fees		(6) \$
7. Property inspection fees		(7) \$
8. Tax advances (non-escrow)	<u>10/09/2019</u>	(8) \$ <u>957.13</u>
9. Insurance advances (non-escrow)		(9) \$
10. Property preservation expenses. Specify: _____		(10) \$
11. Other. Specify: _____		(11) \$
12. Other. Specify: _____		(12) \$
13. Other. Specify: _____		(13) \$
14. Other. Specify: _____		(14) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

  
Signature

Date 03/31/2020  
mm/dd/yyyy

Print: Raymond Valderrama  
First Name Middle Name Last Name

Title Asst Vice President

Company BSI Financial Services

Address 7505 Irvine Center Drive, Suite 200  
Number Street

Irvine CA 92618  
City State ZIP Code

Contact phone 949-679-6856

Email vescobar@bsifinancial.com

**Mortgage Statement**

STATEMENT DATE 10/18/19

Property Address: RT 4 BOX 379, WARRENTON NC 27589

314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
Customer Care: 800-327-7861  
<https://myloanweb.com/BSI>

DONALD D. PERGERSON  
RE: NORWELL D WILSON  
P. O. BOX 2289  
HENDERSON NC 27536

Account Number: 9841  
Post-Petition Payment Date: 12/01/19  
Post-Petition Payment Amount: \$351.49  
*This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.*

**Explanation of Payment Amount (Post-Petition Payment)**

Principal:	\$213.99
Interest:	\$1.58
Escrow (Taxes and/or Insurance):	\$135.92
<b>Regular Monthly Payment:</b>	<b>\$351.49</b>
Total Fees and Other Charges:	\$0.00
Past Unpaid Post-Petition Amounts	\$-256.97
<b>Total Amount Owed Post-Petition</b>	<b>\$94.52</b>

**Account Information**

* Outstanding Principal:	\$4,253.52	Prepayment Penalty:	NO
Interest Rate (Until Maturity):	8.87500%		
Escrow Balance:	\$-1,429.22		

\* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

**Transaction Activity (09/30/19 to 10/09/19)**

\* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
09/30/19	Payment	\$603.10	\$429.35	\$37.83	\$135.92	\$0.00	\$0.00
09/30/19	Payment	\$65.35	\$0.00	\$0.00	\$0.00	\$0.00	\$65.35
09/30/19	Reversal	\$-668.45	\$0.00	\$0.00	\$0.00	\$0.00	\$-668.45
10/08/19	Payment	\$603.10	\$432.52	\$34.66	\$135.92	\$0.00	\$0.00
10/08/19	Payment	\$65.35	\$0.00	\$0.00	\$0.00	\$0.00	\$65.35
10/09/19	Tax Disbursement	\$-957.13	\$0.00	\$0.00	\$-957.13	\$0.00	\$0.00

**Past Payments Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$861.87	\$2,961.80
Interest	\$72.49	\$308.46
Escrow (Taxes and/or Insurance)	\$271.84	\$1,899.29
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$565.15
Partial Payments (Unapplied)*	\$-537.75	\$81.09
<b>Total</b>	<b>\$668.45</b>	<b>\$5,815.79**</b>

\* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

\*\* These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

**Pre-Petition Arrearage Payments**

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$0.00	\$0.00	\$9,690.11

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

**Important Messages**

Keep upper portion for your records. See reverse for important information.

Please return this portion with your payment



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
Customer Care: 800-327-7861  
<https://myloanweb.com/BSI>

Account Number: 9841

Property Address: RT 4 BOX 379, WARRENTON NC 27589

DONALD D. PERGERSON  
RE: NORWELL D WILSON  
P. O. BOX 2289  
HENDERSON NC 27536

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

**Payment Amount**

Post-Petition Payment Date:	12/01/19
Post-Petition Payment Amount:	\$351.49

\*All amounts due must be paid in full before additional principal reduction can be made.  
Additional Principal: \$  
Additional Escrow: \$

**Total Amount Enclosed** \$

Please write your loan number on your check and make payable to:  
BSI FINANCIAL SERVICES

BSI Financial Services  
PO BOX 679002  
Dallas TX 75267-9002



9841 000007941568

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

IN RE:

NORWELL D. WILSON, SR.

Debtor

CASE NO. 16-80449

Chapter 13

CERTIFICATE OF SERVICE

The undersigned certifies that this day a copy of the Notice of Postpetition Mortgage Fees, Expenses and Charges filed on April 1, 2020, was served upon the person listed below by mailing a copy of the same, properly addressed and postage prepaid via the United States Postal Service.

Norwell D. Wilson, Sr.  
191 Stage Coach Road  
Warrenton, NC 27589

Debtor

Donald D. Pergerson  
PO Box 2289  
Henderson, NC 27536

Attorney for Debtor

Richard M. Hutson, II  
3518 Westgate Drive, Suite 400  
Durham, NC 27707

Trustee

DATED: April 1, 2020.

/s/ John W. Fletcher III  
Henderson, Nystrom, Fletcher & Tydings, PLLC  
831 East Morehead Street, Suite 255  
Charlotte, NC 28202  
(704) 334-3400, ext 203  
jfletcher@hnftlaw.com  
jgilleland@hnftlaw.com